

The Federal Diary

New Chance Offered Employees to Change Health Insurance

By Jerry Kluttz

Federal employees will have another opportunity to change from one option or plan to another under the health benefits program during the Oct. 1-15 open season.



Those relatively few employees who are passing up a real good bargain by not participating in the program also will have another chance to enroll in it. The program, the largest of its kind, covers 6 million percent of whom more than 2 million are active employees and the remainder are dependents.

Half of the employees participate in the Government-wide service plan which is underwritten by Blue Cross-Blue Shield, and a quarter of them are enrolled in the Government-wide indemnity plan which is operated by Aetna Life Insurance on behalf of the insurance industry. The remaining employees are covered by two-score union and local plans.

New contracts have been signed with the various insurance carriers by the Civil Service Commission which has administered the program in an expert manner. New brochures explaining programs for which the employees are eligible will be made available to them. They will be on yellow paper to distinguish them from out-of-date pamphlets.

Each employee is eligible to participate in either of the two Government-wide plans. Because of the wide employee interest in them and the fact that three of every four employees are covered by either plan, the Civil Service Commission is giving a rundown of their contract changes for the year beginning next Nov. 1 is given here:

BLUES: Present rates to both the employee and Uncle Sam are continued without change. The Blues have continued their policy of increasing benefits and coverage and the following changes will be in the new policy:

Basic hospital and surgical-medical benefits for in-hospital medical care for nervous or mental disorders and pulmonary tuberculosis are increased from 30 to 120 days (high option) and from 10 to 30 days (low option).

Full basic hospital and supplemental benefits instead of limited maternity benefits are provided for the treatment of false labor, threatened miscarriage or abortion.

A new basic surgical-medical benefit of 10 days, intensive in-hospital medical care for high option only.

An over-all 7 per cent increase in the basic surgical-medical schedule of allowances for physicians' services in non-service areas.

The supplemental benefit maximums of \$30,000 (high) or \$10,000 (low) are available without regard to benefit period maximums which previously were \$10,000 (high) and \$5,000 (low).

The provision that a basic benefit expense begins a benefit period for supplemental benefits has been dropped. Expenses covered under supplemental benefits now begin a benefit period.

No more than two deductibles per benefit period are applicable to all subscribers covered under the same family enrollment. Previously, each subscriber under the same family enrollment had to satisfy a separate deductible.

Supplemental benefits of 80 per cent (high) or 75 per cent (low) are provided for prescription drugs and medicines required for the treatment of nervous or mental disorders. Previously, this benefit was limited to 50 per cent under both options.

AETNA and the insurance agencies have made changes in both rates and benefits in a move to become more competitive with the Blues.

It will maintain the same rates and offer greater benefits for self-only enrollment on either high or low option and for family coverage in the low option. But for family enrollment in the high option the rate will be boosted 70 cents biweekly for the employee.

Maternity benefits have been liberalized. They are payable under the regular plan and will be treated the same as an illness or injury.

The maximum benefit is increased from \$30,000 to \$40,000 per person (high) and from \$10,000 to \$5,000 (low).

The deductible for other hospital expenses is only \$25 per person per calendar year.

Today's Chuckle

"I certainly hope I'm sick," said the unhappy man to his doctor. "I'd sure hate to feel like this if I'm well."